

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

CASE NO: 14-06309
CHAPTER 13
JUDGE CYNTHIA C. JACKSON

In Re: Leilani B. Delgado

ORDER GRANTING
MOTION TO APPROVE THE FINAL HAMP LOAN MODIFICATION

This cause having come before this Court on the Debtors' Motion to Approve the Final Loan Modification Agreement (Document No. 59), and this Court having considered the matter and having found that it does merit, Accordingly, it is:

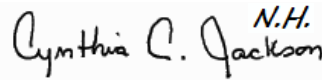
1. The motion (Doc. No 59) is granted.
2. The permanent mortgage modification agreement with Green tree Servicing is approved and the parties are ordered to comply with the terms of the agreement.
3. The modified payment is \$408.18, of which \$298.36 is principle and interest. The balance of the payment includes escrow for taxes and insurance, and the Debtor shall begin payments on September 1, 2014.
4. The unpaid principal balance is approximately \$102,994.24, of which \$0.00 is eligible for a principal forgiveness. The "New Principal Balance" on the note is \$102,994.24, which shall be amortized as follows:

| YEARS | INTEREST RATE | INTEREST RATE CHANGE | MONTHLY PRINCIPAL & INTEREST PAYMENT | ESTIMATED MONTHLY ESCROW* PAYMENT* | TOTAL MONTHLY PAYMENT* | PAYMENT BEGINS ON | NUMBER OF MONTHLY PAYMENTS |
|-------|---------------|----------------------|--------------------------------------|------------------------------------|------------------------|-------------------|----------------------------|
| DATE | | | | | | | |
| 1-5 | 2% | 08/01/2014 | \$298.36 | \$109.82 | \$408.18 | 09/01/2014 | 60 |
| 6 | 3% | 08/01/2019 | \$346.82 | adjust annually | | 09/01/2019 | 12 |
| 7 | 4% | 08/01/2020 | \$397.57 | adjust annually | | 09/01/2020 | 12 |
| 8-22 | 4.125% | 08/01/2021 | \$404.05 | adjust annually | | 09/01/2021 | 191 |
| 23 | 4.125% | 07/01/2037 | \$59,577.32 | adjust annually | | 08/01/2037 | 1 |

5. The "new Principal Balance" and the "Deferred Principal Balance," and any other amounts still owed according to the terms of the Home Affordable Modification Agreement, shall be due and payable by the earliest of: 1) The sale or transfer of any Debtors' interest in the property subject to the mortgage, 2) The date Debtors pay the entire "New Principal Balance", or 3) The "Maturity Date" of August 01, 2037.
6. The Debtor shall file the modification agreement should be filed in the public records of Orange County, Florida.

7. The modified mortgage payments are paid out of plan.
8. Any interested parties may object to this order within fourteen (14) days from the date of service of this order. If an interested party files such an objection within this time period, the Court will schedule the motion for hearing on notice to the Debtor, Debtor's counsel, the Chapter 13 Trustee, and to the objecting party.
9. All other orders that do not conflict with this order remain in full force and effect.

DONE and ORDERED in Orlando, Florida, this 25th day of February, 2015

A handwritten signature in black ink that reads "Cynthia C. Jackson" with "N.H." written in smaller letters above the "Jackson" part.

Judge Cynthia C. Jackson

United States Bankruptcy Judge

Attorney, Arnold L. Figueroa is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order.